

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Wayne Sampson Cooper, Jr. and Stephanie Anne Cooper

Debtor(s)

Bank of America, N.A., or its Successor or Assignee
Movant

vs.

KENNETH E. WEST, Trustee
Wayne Sampson Cooper, Jr. and Stephanie Anne Cooper

Respondent(s)

Chapter 13
Bankruptcy No. 24-14055-pmm

**OBJECTION OF BANK OF AMERICA, N.A. TO CONFIRMATION OF THE DEBTORS'
CHAPTER 13 PLAN**

Bank of America, N.A. (hereinafter "Creditor"), a secured creditor of the above Debtors, by its counsel hereby objects to the Debtor's Chapter 13 Plan (hereinafter "Plan") as follows:

1. Creditor holds a secured interest in the Debtors' motor vehicle, a 2022 JEEP WRANGLER 4XE, ("Collateral"), bearing and identified by VIN Number 1C4JJXP68NW198111, pursuant to a Motor Vehicle Installment Sales Contract ("Contract"), dated May 21, 2022, between the parties.
2. Creditor filed a Proof of Claim on November 20, 2024 at Claim 1-1, listing a secured claim in the amount of \$45,273.18, and an arrearage claim in the amount of \$1,064.77.
3. Creditor objects as Debtors' Plan lists Creditor's claim in §4(a), as receiving no distribution from the Trustee.
4. Creditor objects to the confirmation of Debtors' Chapter 13 Plan as it fails to adequately provide for payment of pre-petition arrears to Secured Creditor.
5. Creditor objects to confirmation as Debtors' Chapter 13 Plan does not provide for Secured Creditor to receive distributions with a value equal to the allowed amount of its claim.

WHEREFORE, for the foregoing reasons, Bank of America, N.A requests that an Order be entered denying confirmation of the Chapter 13 Plan and for such other and further relief as is just.

/s/ Andrew M. Lubin

MARISA MYERS COHEN, ESQUIRE ID #87830

ANDREW M. LUBIN, ESQUIRE ID # 54297

Attorney for Bank of America, N.A

1420 Walnut Street, Suite 1501

Philadelphia, PA 19102

Telephone: (215) 790-1010

Facsimile: (215) 790-1274

Email: ecfmail@mw-c-law.com